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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant:	Shirley J. Provinse	Docket No.:	40655.4900
Serial No.:	09/943,438	Examiner:	Olabode Akintola
Filed:	August 27, 2001	Group Art Unit:	3691
Title:	SYSTEM AND METHOD FOR ACCOUNT RECONCILIATION		Confirmation No.: 8195

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated November 13, 2008, in which this Reply is filed within two months, please consider the following Amendments and Remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.